

Table I.D.4.a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
Industry group								
Agric., fish., forest.	21.5%	59.5%	35.7%	44.8%	0.8% *	1.6% *	50.0%	3.9% *
Mining	46.3%	88.3%	15.5% *	16.6% *	15.0% *	65.6%	40.4%	46.8%
Construction	33.3%	52.2%	47.1%	38.9%	29.3%	2.0% *	48.0%	18.7%
Manufacturing	18.1%	32.5%	36.3%	25.8%	19.6%	14.8%	34.1%	16.3%
Transp., commu., util.	35.4%	50.9%	49.4%	17.9%	12.4% *	39.6%	42.6%	34.5%
Wholesale trade	15.6%	36.4%	42.6%	16.5%	10.4% *	10.2% *	33.7%	10.4%
Retail trade	16.9%	44.5%	44.8%	15.0%	8.5%	13.7%	35.5%	12.8%
Fin., ins., real est.	11.0%	51.7%	34.7%	20.9% *	12.3% *	3.0%	37.1%	6.7%
Services	17.7%	51.9%	42.0%	21.7%	11.6%	8.7% *	42.1%	10.6%
Unknown	44.3% *	49.2% *	0.0%	0.0%	0.0%	0.0%	44.3% *	0.0%
Ownership								
For profit, incorporated	18.6%	46.3%	41.2%	22.4%	14.6%	13.7%	38.4%	14.2%
For profit, unincorporated	21.7%	50.2%	41.3%	10.9%	10.1% *	12.2% *	41.5%	11.2% *
Nonprofit	19.3%	54.9%	53.0%	26.8%	16.4%	12.8% *	47.6%	15.0%
Unknown	30.0%	52.9%	15.9% *	15.6% *	12.4% *	34.6%	37.3%	29.3%
Age of firm								
Less than 5 years	28.0%	46.1%	35.6%	14.1% *	17.4% *	8.2% *	38.8%	10.7% *
5-9 years	27.8%	52.3%	43.8%	19.4%	10.7% *	12.9% *	41.3%	12.4% *
10-19 years	29.1%	44.2%	40.6%	29.0%	9.1% *	29.9%	40.1%	19.7%
20 or more years	20.2%	50.1%	42.7%	24.0%	17.0%	13.1%	40.2%	15.1%
Unknown	14.8%	48.9%	48.7%	13.6%	13.2%	14.7%	27.4%	14.5%
Multi/single status								
2 or more locations	14.8%	41.2%	40.8%	18.4%	13.0%	14.5%	28.5%	14.4%
1 location only	31.2%	48.3%	42.0%	24.0%	17.8%	21.2% *	41.0%	18.1%
Percent full-time employees								
Less than 25%	32.1%	56.8%	60.9%	24.7%	8.2% *	33.1%	49.0%	27.3%
25-49%	15.9%	64.7%	50.0%	18.8%	9.6%	10.6% *	45.4%	10.8%
50-74%	20.0%	53.8%	46.5%	27.8%	13.5%	13.5% *	48.0%	14.1%
75% or more	19.2%	46.8%	41.1%	21.7%	14.8%	14.7%	38.4%	15.0%
Union presence								
No union employees	17.2%	46.3%	38.7%	19.5%	12.0%	7.3%	37.1%	9.9%
Has union employees	28.1%	54.7%	64.2%	45.6%	27.3%	22.8%	55.1%	24.9%
Unknown	18.9%	62.2%	52.7%	18.6% *	11.2% *	18.1%	47.7%	17.5%
Percent low wage employees								
50% or more low wage	14.5%	61.9%	39.4%	14.8%	8.5%	7.9% *	36.0%	8.6%
Less than 50% low wage	21.1%	46.8%	41.6%	23.3%	15.8%	12.8%	39.6%	14.5%
Unknown	17.2%	53.2%	44.8%	18.0% *	11.9%	16.6%	40.3%	16.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.D.4.a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
Industry group								
Agric., fish., forest.	6.21%	6.24%	10.40%	12.26%	0.39% *	2.04% *	5.44%	3.94% *
Mining	8.68%	13.76%	5.78% *	5.33% *	10.43% *	12.18%	11.84%	9.30%
Construction	3.51%	6.48%	4.83%	7.53%	6.13%	1.21% *	3.83%	3.49%
Manufacturing	1.27%	8.27%	6.07%	4.65%	3.42%	2.06%	3.58%	1.38%
Transp., commu., util.	3.39%	6.25%	9.47%	4.63%	4.14% *	6.16%	6.79%	4.65%
Wholesale trade	2.45%	7.24%	5.22%	4.00%	3.20% *	4.78% *	3.04%	3.02%
Retail trade	1.20%	2.79%	3.26%	2.19%	1.46%	2.18%	1.46%	1.72%
Fin., ins., real est.	1.47%	7.42%	5.56%	6.49% *	4.20% *	0.76%	4.17%	1.37%
Services	1.40%	2.90%	3.80%	1.86%	2.14%	2.69% *	2.19%	1.75%
Unknown	16.58% *	16.45% *	0.00%	0.00%	0.00%	0.00%	16.58% *	0.00%
Ownership								
For profit, incorporated	0.93%	2.76%	1.99%	1.93%	1.60%	1.29%	1.58%	1.05%
For profit, unincorporated	2.76%	3.46%	6.78%	3.16%	3.60% *	6.68% *	3.62%	3.91% *
Nonprofit	3.12%	7.09%	6.93%	3.66%	4.17%	4.29% *	4.79%	3.35%
Unknown	6.09%	10.09%	13.30% *	6.63% *	5.96% *	8.05%	9.01%	6.42%
Age of firm								
Less than 5 years	3.42%	5.10%	5.04%	4.34% *	7.98% *	2.57% *	3.48%	5.04% *
5-9 years	2.78%	3.44%	5.32%	3.34%	7.08% *	4.89% *	3.24%	5.08% *
10-19 years	2.44%	3.47%	3.47%	4.35%	4.53% *	7.54%	1.91%	3.45%
20 or more years	1.39%	4.73%	3.26%	1.64%	2.33%	2.22%	2.07%	1.70%
Unknown	1.33%	9.24%	10.08%	2.98%	2.31%	1.53%	4.57%	1.36%
Multi/single status								
2 or more locations	1.10%	7.33%	7.22%	1.32%	2.05%	1.19%	3.43%	1.19%
1 location only	1.62%	2.60%	1.33%	2.41%	3.52%	10.62% *	1.54%	2.88%
Percent full-time employees								
Less than 25%	5.00%	7.70%	10.29%	6.36%	6.22% *	9.59%	6.88%	6.30%
25-49%	2.45%	6.45%	8.96%	3.91%	2.63%	3.30% *	5.33%	2.24%
50-74%	3.32%	3.21%	6.33%	4.27%	3.68%	5.78% *	3.95%	4.10%
75% or more	0.75%	2.76%	1.99%	1.54%	1.31%	1.11%	1.51%	0.91%
Union presence								
No union employees	0.88%	2.71%	1.82%	1.63%	1.76%	1.31%	1.72%	0.93%
Has union employees	3.70%	9.67%	8.47%	3.67%	4.68%	4.25%	4.91%	3.92%
Unknown	1.68%	4.83%	6.96%	6.91% *	4.26% *	1.89%	4.93%	1.61%
Percent low wage employees								
50% or more low wage	2.05%	7.88%	7.26%	3.37%	2.37%	3.92% *	3.62%	2.50%
Less than 50% low wage	0.94%	2.85%	1.91%	1.97%	2.06%	1.79%	1.67%	1.16%
Unknown	1.59%	5.65%	6.80%	5.84% *	3.44%	1.80%	4.49%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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